

AMFIRST FINANCIAL SERVICES, INC.

	CPP Disbursement Date 08/21/2009	RSSD (Holding Company) 1059676	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$252	\$249	-1.5%		
Loans	\$191	\$177	-7.0%		
Construction & development	\$15	\$8	-45.4%		
Closed-end 1-4 family residential	\$16	\$11	-30.4%		
Home equity	\$2	\$2	27.6%		
Credit card	\$0	\$0			
Other consumer	\$14	\$1	-91.3%		
Commercial & Industrial	\$32	\$31	-3.5%		
Commercial real estate	\$44	\$43	-0.9%		
Unused commitments	\$43	\$51	17.6%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$7	\$11	74.7%		
Asset-backed securities	\$0	\$0			
Other securities	\$20	\$18	-11.3%		
Cash & balances due	\$6	\$8	22.2%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$231	\$224	-2.9%		
Deposits	\$220	\$218	-0.8%		
Total other borrowings	\$9	\$4	-52.1%		
FHLB advances	\$9	\$4	-52.1%		
Equity					
Equity capital at quarter end	\$22	\$24	13.3%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.2%	9.6%	--		
Tier 1 risk based capital ratio	10.4%	12.2%	--		
Total risk based capital ratio	11.6%	13.5%	--		
Return on equity ¹	0.5%	10.0%	--		
Return on assets ¹	0.0%	1.0%	--		
Net interest margin ¹	4.5%	4.9%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	114.3%	88.0%	--		
Loss provision to net charge-offs (qtr)	91.1%	42.7%	--		
Net charge-offs to average loans and leases ¹	0.5%	1.3%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	13.2%	13.2%	0.0%	6.8%	--
Closed-end 1-4 family residential	0.1%	0.4%	0.0%	0.1%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.8%	1.9%	0.2%	0.7%	--
Commercial & Industrial	2.4%	6.0%	0.8%	0.2%	--
Commercial real estate	0.0%	0.9%	0.0%	0.0%	--
Total loans	1.6%	2.0%	0.1%	0.4%	--